

U.S. BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS

## **ENTERED**

TAWANA C. MARSHALL, CLERK
THE DATE OF ENTRY IS
ON THE COURT'S DOCKET

The following constitutes the ruling of the court and has the force and effect therein described.

Signed	<b>December</b>	16.	2014

United States Bankruptcy Judge

BTXN 060 (rev. 12/14)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS

In Re:

Eric Kevin Gormly

Leah Marie Gormly

Debtor(s)

\$ Case No.: 14–35314–bjh13

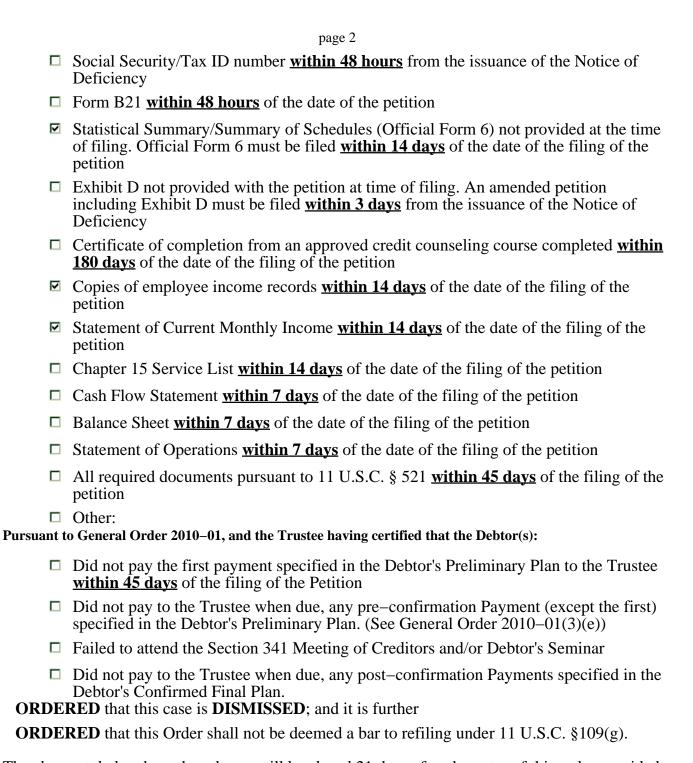
Chapter No.: 13

#### **ORDER DISMISSING CASE**

The Debtor(s), having been given notice that this case would be dismissed upon the failure to timely file:

Pay the required filing fee in installments as directed in the Order regarding the
Application to Pay Filing Fee in Installments, or Order denying/revoking the
Application for Waiver of the Chapter 7 Filing Fee.

- □ List of creditors required to be filed with the petition by N.D.TX L.B.R. 1007–1(a) within 48 hours from the issuance of the Notice of Deficiency
- ☑ Schedules A—J pursuant to Fed. R. Bankr. P. 1007(c) within 14 days of the filing of the Petition
- ✓ Statement of Financial Affairs pursuant to Fed. R. Bankr. P. 1007(c) within 14 days of the filing of the Petition
- ▶ Plan/Plan Summary pursuant to Fed. R. Bankr. P. 3015 within 14 days of the filing of the Petition
- □ Authorization for Pre–Confirmation Disbursement pursuant to General Order 2010–01 within 14 days of the filing of the Petition
- ☐ Attorney Fee Disclosure within 14 days of the date of the filing of the petition
- ☐ List of twenty largest unsecured creditors **within 48 hours** of the date of the filing of the petition



The above styled and numbered case will be closed 21 days after the entry of this order provided that it is a single debtor case or a joint debtor case and both debtors are dismissed.

United States Bankruptcy Court Northern District of Texas

In re: Eric Kevin Gormly Leah Marie Gormly Debtors Case No. 14-35314-bjh Chapter 13

### **CERTIFICATE OF NOTICE**

District/off: 0539-3 User: dmoroles Page 1 of 3 Date Rcvd: Dec 16, 2014 Form ID: pdf022 Total Noticed: 79

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Dec 18, 2014.
                          +Eric Kevin Gormly, Leah Marie Gormly, 7216 Alto Caro Drive, Dallas, TX 75248-4209
+AES-SLMA Trust, P.O. Box 61047, Harrisburg, PA 17106-1047
+APS Service, 1910 Pacific Ave., Suite 15650, Dallas, TX 75201-4529
+Access Group Inc., 10 N High St, Suite 400, West Chester, PA 19380-3014
American Education Services, PO Box 2461, Harrisburg, PA 17105-2461
db/jdb
16360753
16360770
16360747
16360756
16360735
                            Asset Acceptance LLC -alternate address, PO Box 2036,
                                                                                                                                Warren, MI 48090-2036
                        Atmos Energy, PO Box 790311, St. Louis, MO 63179-0311
++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, PO Box 982235, El Paso, TX 79998-2235)
+Balanced Healthcare Receivables, LLC, For Quest Diagnostics, 164 Burke Street, Suite 201,
16360761
16360745
16360724
                     Nashua, NH 03060-4783
Capital Management Service, 698 1-2 S. Ogden Street, Buffalo, NY 14206-2317
+Chase-Bank One Card Services, PO Box 15298, Wilmington, DE 19850-5298
+Cornerstone Animal Clinic, 11909 Preston Road, Suite 1456, Dallas, TX 75230-6114
+++DEUTSCHE BANK ELT SLM TRUSTS, 11600 AMERICAN DREAM WAY, RESTON VA 20190-4758

'Address filed with court: Deutsche Bank Elt Slm Trusts, 11600 Sallie Mae Drive,
                             Nashua, NH 03060-4783
16360740
16360746
16360767
16360757
                             Reston, VA 20193-0000)
16360705
                           +Dallas Central Appraisal District,
                                                                                         2949 Stemmons Freeway,
                                                                                                                                       Dallas, TX 75247-6195
                          +Dallas County, Linebarger Goggan Blair & Sampson, LLP, c/o Sherrel K. Knighton, 2777 N Stemmons Frwy, Suite 1000, Dallas, TX 75207-2328
16393838
                          +Debt Management and Collections System, U.S. Department Of Education, P.O. Box 5609, Greenville, TX 75403-5609
16360751
                          +Doctors Reporting Service of Texas, Inc., 800 East Campbell Road, Suite 399,
16360713
                             Richardson, TX 75081-1862
16360748
                          +Edfinancial, 120 N. Seven Oaks Drive, Knoxville, TN 37922-2359
                          Enhanced Recovery Company, LLC, PO Box 23870, Jacksonville, FL 32241-3870 +Evergreen Medical Billing, 2929 Carlisle Street, Suite 260, Dallas, TX 7
16360723
16360766
                                                                                                                                            Dallas, TX 75204-4068
16360720
                            FMS Investment Corp., PO Box 1423, Elk Grove Village, IL 60009-1423
                          FMS Investment Corp., PO Box 1423, EIR Grove Village, IL 60009-1423
FMS, Inc., PO Box 707601, Tulsa, OK 74170-7601
FFactact Free Disclosure, PO Box 1000, Chester, PA 19016-1000
FFedloan Servicing -PHEAA, PO Box 69184, Harrisburg, PA 17106-9184
+GC Services, LP, For American Education Services, 6330 Gulfton, Houston, TX 77081-1108
Glaucoma Associates of Texas, PO Box 730475, Dallas, TX 75373-0475
+GOMOW.com, 101 South Coit, Suite 36 No. 115, Richardson, TX 75080-5743
16360719
16360743
16360749
16360752
16360710
16360729
                           ICA Collections, Laboratory Corporation of America,
Burlington, NC 27216-2240
16360716
                                                                                                                            PO Box 2240,
                          +Intel Investigations, 1910 Pacific Ave., Suite 15650, Dallas, TX 75201-4529 JP Morgan Chase Bank, N.A., PO Box 659754, San Antonio, TX 78265-9754 +Laboratory Corporation of America, PO Box 2230, Burlington, NC 27216-2230
16360771
16360715
16360725
                           Linz and Chandler, 400 Katy Building, 701 Commerce Street, Dallas, TX 75202-4599 MCI, 500 Technology Drive, Suite 800, Weldon Spring, MO 63304-2225
16360727
16360731
                          +Midland Credit Management, Inc., as agent for MIDLAND FUNDING LLC, PO Box 2011,
16407670
                             Warren, MI 48090-2011
16394782
                          +Midland Credit Management, Inc., as agent for Asset Acceptance LLC, PO Box 2036,
                            Warren, MI 48090-2036
Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314
16360714
                          North Texas Tollway Authority, PO Box 260928, Plano, TX 75026-0928 +Northland Group, Inc., PO Box 390846, Minneapolis, MN 55439-0846
16360730
16360722
                          +On Time Couriers and Process, 1700 Pacific Avenue, Suite 1040,
16360733
                                                                                                                                                   Dallas, TX 75201-7487
16378382
                                         PO BOX 8147, HARRISBURG PA 17105-8147
                          +Pennsylvania Higher Education, PO Box 61017, Harrisburg, PA 17106-1017

ProCollect Inc., PO Box 550369, Dallas, TX 75355-0369

+RICHARDSON ISD, C/O PERDUE BRANDON FIELDER ET AL, 500 E. BORDER ST. SUITE 640,
16360758
16360728
                          +RICHARDSON ISD, C/O PER ARLINGTON TX 76010-7457
16400424
                          +Richard Wells, 6211 W. Northwest Highway, Suite 251, Dallas, Texas 75225-3460 +Richardson ISD Tax Office, 970 Security Row, Richardson, TX 75081-2234
16360759
16360704
                          +SLC Student Loan Trust, PO Box 15316, Wilmington, DE 19850-5316 Seterus, PO Box 2008, Grand Rapids, MI 49501-2008
16360754
16360707
                          Seterus, PO Box 2008, Grand Rapids, MI 49501-2008
+Shackelford, Melton & McKinley, 3333 Lee Parkway, 10th Floor, Dallas, TX
State Farm Lloyds, PO Box 799100, Dallas, TX 75379-9100
Texas Medicine Resources, PO Box 8549, Fort Worth, TX 76124-0549
Texas Retina Associates, PO Box 650037, Dallas, TX 75265-0037
Thomson Reuters, 610 Opperman Drive, Eagan, MN 55123-1396
+U.S. Department of Education, 830 First St., NE, Washington, DC 20202-0004
United Mechanical 11540 Plane Pd PO Fox 551206 Dallas, TX 75355-1206
16360772
                                                                                                                          10th Floor, Dallas, TX 75219-5139
16360768
16360709
16360711
16360732
16360750
                          United Mechanical, 11540 Plano Rd., PO Box 551206, Dallas, TX 75355-1206 +Van Ru Credit Corporation, PO Box 1027, Skokie, IL 60076-8027
16360769
16360726
16360742
                            West Asset Management, Inc., For Department Of Education, PO Box 105668,
                             Atlanta, GA 30348-5668
                            Williams and Fudge, Inc.,
16360721
                                                                           For PNC Bank, 300 Chatham Ave., PO Box 11590,
                             Rock Hill, SC 29731-1590
                          Windham Professionals, For Access Group, Inc., PO Box 1048, Salem, NH 03079-1048
+Zwicker & Associates PC, 80 Minuteman Road, PO Box 9013, Andover, MA 01810-0913
16360744
16360739
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Page 2 of 3

Total Noticed: 79

Date Royd: Dec 16, 2014

User: dmoroles

Form ID: pdf022

District/off: 0539-3

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                E-mail/Text: g17768@att.com Dec 16 2014 23:47:58
16360765
                                                                       AT & T,
                                                                                  P.O. Box 5093,
                 Carol Stream, IL 60197-5093
                E-mail/PDF: EBN AIS@AMERICANINFOSOURCE.COM Dec 16 2014 23:52:08
16359966
                 American InfoSource LP as agent for,
                                                          Texas Health Resources
                 as assignee of TEXAS HEALTH PRESBYTERIAN,
                                                              PO Box 248838,
                                                                                 Oklahoma City, OK 73124-8838
16360718
               +E-mail/Text: bkrpt@retrievalmasters.com Dec 16 2014 23:48:42
                 American Medical Collection Agency,
                                                         4 Westchester Plaza,
                                                                                 Suite 110,
                 Elmsford, NY 10523-1615
16360734
                E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Dec 16 2014 23:48:38
                                                                                        Asset Acceptance LLC,
                 PO Box 1630, Warren, MI 48090-1630
16360762
                E-mail/Text: secbankruptcy@dallascityhall.com Dec 16 2014 23:48:03
                                                                                          City of Dallas,
                 City Hall, 2D South, Dallas, TX 75277
               +E-mail/Text: bankruptcy_notifications@ccsusa.com Dec 16 2014 23:49:38
16360736
                                               PO Box 9136, Needham, MA 02494-9136
                 Credit Collection Service,
                E-mail/PDF: mrdiscen@discoverfinancial.com Dec 16 2014 23:59:25
                                                                                       Discover Financial Services.
16360738
                 2500 Lake Cook Road,
                                         Riverwoods, IL 60015
16360706
               +E-mail/Text: secbankruptcy@dallascityhall.com Dec 16 2014 23:48:04
                                                                                          Dallas County Tax Office,
               500 Elm Street - Records Building, 1st Floor, Dallas +E-mail/Text: DSLBKYPRO@discover.com Dec 16 2014 23:49:16
                                                                    Dallas, TX 75202-3304
16367708
                                                                                Discover Student Loans,
                 PO BOX 30925,
                                 Salt Lake City, UT 84130-0925
16360741
                +E-mail/Text: bankruptcy@ersinc.com Dec 16 2014 23:49:28
                                                                               Enterprise Recovery Systems,
                 2000 York Road,
                                    Suite 114, Oak Brook, IL 60523-8863
                E-mail/Text: cio.bncmail@irs.gov Dec 16 2014 23:48:21
16360703
                                                                             Internal Revenue Service,
                 Department of the Treasury, PO Box 30309,
                                                                 Memphis, TN 38130-0309
               +E-mail/Text: bankruptcydpt@mcmcg.com Dec 16 2014 23:48:42
16360737
                                                                      8875 Aero Drive, Suite 200,
                 Midland Credit Management - Midland Funding LLC,
                 San Diego, CA 92123-2255
16360717
               +E-mail/Text: bkrpt@retrievalmasters.com Dec 16 2014 23:48:42
                 Retrieval Masters Creditor Bureau, Inc.,
                                                             4 Westchester Plaza,
                                                                                      Suite 110,
                 Elmsford, NY 10523-1616
16360764
                E-mail/Text: appebnmailbox@sprint.com Dec 16 2014 23:48:40
                                                                                  Sprint,
                                                                                            PO Box 54977,
                 Los Angeles, CA 90054-0977
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                E-mail/Text: bankruptcy@sw-credit.com Dec 16 2014 23:48:44
                                                                                  Southwest Credit Systems, LP,
                 4120 International Parkway,
                                                Suite 1100,
                                                               Carrollton, TX
                                                                                75007-1958
                E-mail/Text: bkyelectnotices@tgslc.org Dec 16 2014 23:49:14
                                                                                            PO BOX 83100.
16391536
                                                                                   TGSLC,
                 ROUND ROCK, TX 78683-3100
                E-mail/Text: txu_legal_collections@txu.com Dec 16 2014 23:49:06 Dallas, TX 75265-0700
16360760
                                                                                       TXU Energy,
                                                                                                      PO Box 650700,
16360755
                E-mail/Text: bkyelectnotices@tgslc.org Dec 16 2014 23:49:15
                Texas Guaranteed Student Loan Corp., PO Box 83100, Ros E-mail/Text: pattlowe@texashealth.org Dec 16 2014 23:49:12
                                                                          Round Rock, TX 78683-3100
16360712
                 Texas Health Presbyterian Hospital Dallas,
                                                                PO Box 910115,
                                                                                  Dallas, TX 75391-0115
16360763
               +E-mail/Text: merce.soliman@twcable.com Dec 16 2014 23:49:19
                                                                                   Time Warner Cable,
                                       Irving, TX 75063-6014
                 3301 W. Royal Lane,
                                                                                                TOTAL: 20
           ***** BYPASSED RECIPIENTS *****
NONE.
                                                                                                TOTAL: 0
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.
Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).
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I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2014 Signature: /s/Joseph Speetjens

District/off: 0539-3 User: dmoroles Page 3 of 3 Date Rcvd: Dec 16, 2014

Form ID: pdf022 Total Noticed: 79

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2014 at the address(es) listed below:

Allen Landerman on behalf of Creditor Real Estate Arbitrage Partners, LLC allen@alpclaw.com Eboney D. Cobb on behalf of Creditor Richardson ISD ecobb@pbfcm.com,

ecobb@pbfcm.com;ecobb@ecf.inforuptcy.com

Sherrel K. Knighton on behalf of Creditor Dallas County Sherrel.Knighton@publicans.com, marcus.coleman@lgbs.com;Candice.Stone@lgbs.com

Thomas Powers cmecf@dallasch13.com

United States Trustee ustpregion06.da.ecf@usdoj.gov, albert.loftus@usdoj.gov
William F. Ritter, IV on behalf of Debtor Eric Kevin Gormly william@ritterlawworks.com,

William F. Ritter, IV on behalf of Debtor Eric Kevin Gormly william@ritterlawworks.com, ecf@ritterlawworks.com

William F. Ritter, IV on behalf of Joint Debtor Leah Marie Gormly william@ritterlawworks.com,

ecf@ritterlawworks.com
TOTAL: 7